

National Health Service Corps Loan Repayment Program



Program Description	The National Health Service Corps (NHSC) Loan Repayment Program (LRP) offers primary health care providers loan repayment assistance in exchange for working (and possibly partial credit for teaching) in rural, urban, and frontier communities with limited access to care throughout the United States known as Health Professional Shortage Areas (HPSAs).			
Financial Benefits	The NHSC Loan Repayment Program offers two levels of funding, based upon the need of the community in which a provider works, as defined by HPSA score.			
Initial Award Amounts		2 Years Full-time	4 Years Half-time	2 Years Half-time
	Sites with HPSA Score of 14+	Up to \$60,000	Up to \$60,000	Up to \$30,000
	Sites with HPSA Score of 0-13	Up to \$40,000	Up to \$40,000	Up to \$20,000
	With continued service, NHSC providers may be able to pay off all of their student loans.			
Service Commitment	<p>Full-Time Options:</p> <p>2 years of <i>full-time</i> service (minimum 40 hours/week, 45 weeks/year) at an NHSC-approved site.</p> <ul style="list-style-type: none"> For all health professionals, except as noted below: 32 hours/week providing patient care at an NHSC-approved site. For OB/GYNs, Certified Nurse Midwives, Mental and Behavioral Health providers, Pediatric Dentists and Geriatric Service providers: 21 hours/week providing care at an NHSC-approved site; 19 hours/week providing patient care at an alternate site. No more than 8 hours/week can be spent on practice-related duties. Up to 8 hours/week can be spent teaching in a clinical setting. <p>Half-Time Options:</p> <p>4 years of <i>half-time</i> service or optional 2 years half-time service (minimum 20 hours/week, 45 weeks/year) at an NHSC-approved site.</p> <ul style="list-style-type: none"> For all health professionals, except as noted below: 16 hours/week providing patient care at an NHSC-approved site. For OB/GYNs, Certified Nurse Midwives, Mental and Behavioral Health providers, Pediatric Dentists and Geriatric Service providers: 11 hours/week providing patient care at an NHSC-approved site; 9 hours providing patient care at an alternate site. No more than 4 hours/week can be spent on practice-related duties or teaching. 			

Continued



National Health Service Corps

Loan Repayment Program *(continued)*

Eligible Disciplines	<ul style="list-style-type: none"> • Medicine (MD/DO) <ul style="list-style-type: none"> — Family Medicine — Obstetrics/Gynecology — General Internal Medicine — Geriatrics — General Pediatrics — General Psychiatry • Physician Assistant (primary care) 	<ul style="list-style-type: none"> • Nursing <ul style="list-style-type: none"> — Primary Care Nurse Practitioner (adult, family, pediatric, psychiatric/mental health, geriatrics and women's health) — Certified Nurse-Midwife — Psychiatric Nurse Specialist 	<ul style="list-style-type: none"> • Dentistry (DDS, DMD) • Dental Hygienist • Mental and Behavioral Health <ul style="list-style-type: none"> — Psychologist (health service) — Licensed clinical Social Worker — Licensed professional counselor — Marriage and family therapist
Where Members Serve	<ul style="list-style-type: none"> • NHSC clinicians must work at an NHSC-approved site in a Health Professional Shortage Area (HPSA). • HPSAs are located around the country in rural, urban and frontier communities. • NHSC-approved sites are generally outpatient facilities providing primary medical, dental, and/or mental and behavioral health services. These facilities may be a: <ul style="list-style-type: none"> — Federally Qualified Health Center (FQHC) — FQHC Look-Alike — Rural Health Clinic — Hospital-affiliated Primary Care Outpatient Clinic — Indian Health Service, Tribal Clinic, and Urban Indian Health Clinic (ITU) — State or Federal Correctional Facility — Private Practice (Solo/Group) — Other Health Facilities: <ul style="list-style-type: none"> ▫ Community Mental Health Facility ▫ Community Outpatient Facility ▫ Critical Access Hospital ▫ Free Clinic ▫ Immigration and Customs Enforcement (ICE) Health Service Corps ▫ Mobile Unit ▫ School-based Health Program ▫ State and County Department of Health Clinic 		
Application Requirements	U.S. citizen (U.S. born or naturalized) or U.S. national		
Tax Liability	Not taxable		
Web Site	NHSC.hrsa.gov/loanrepayment		